

MAINSOURCE FINANCIAL GROUP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1209109	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,885	\$2,753	-4.6%		
Loans	\$1,890	\$1,687	-10.8%		
Construction & development	\$151	\$98	-34.9%		
Closed-end 1-4 family residential	\$621	\$564	-9.2%		
Home equity	\$157	\$159	0.8%		
Credit card	\$0	\$0			
Other consumer	\$90	\$69	-24.1%		
Commercial & Industrial	\$154	\$140	-8.9%		
Commercial real estate	\$543	\$511	-5.8%		
Unused commitments	\$320	\$301	-5.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$459	\$499	8.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$255	\$306	20.3%		
Cash & balances due	\$59	\$42	-28.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$65	\$108	65.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$70	\$109	55.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,571	\$2,423	-5.8%		
Deposits	\$2,290	\$2,225	-2.8%		
Total other borrowings	\$270	\$185	-31.4%		
FHLB advances	\$222	\$152	-31.6%		
Equity					
Equity capital at quarter end	\$314	\$330	5.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.8%	9.0%	--		
Tier 1 risk based capital ratio	12.2%	14.4%	--		
Total risk based capital ratio	13.4%	15.7%	--		
Return on equity ¹	-33.2%	7.3%	--		
Return on assets ¹	-3.8%	0.9%	--		
Net interest margin ¹	4.0%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	57.9%	61.5%	--		
Loss provision to net charge-offs (qtr)	57.0%	102.5%	--		
Net charge-offs to average loans and leases ¹	4.0%	1.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	20.0%	19.5%	6.1%	1.5%	--
Closed-end 1-4 family residential	3.0%	3.9%	0.1%	0.2%	--
Home equity	0.7%	0.7%	0.1%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.5%	1.1%	0.9%	--
Commercial & Industrial	4.5%	4.6%	4.0%	1.6%	--
Commercial real estate	4.1%	3.3%	0.3%	0.3%	--
Total loans	4.3%	4.1%	1.0%	0.4%	--